

United States Bankruptcy Court  
Eastern District of New YorkIn re:  
Emil Y. Misshia  
Iman Asaad  
DebtorsCase No. 17-46979-nhl  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0207-1

User: admin  
Form ID: 318DF7Page 1 of 2  
Total Noticed: 30

Date Rcvd: Apr 11, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 13, 2018.

db/jdb smg      Emil Y. Misshia, Iman Asaad, 26 Ebbitts St, Apt 3B, Staten Island, NY 10306-4812  
+NYC Department of Finance, 345 Adams Street, Office of Legal Affairs,  
Brooklyn, NY 11201-3739

smg      +NYS Unemployment Insurance, Attn: Insolvency Unit, Bldg. #12, Room 256,  
Albany, NY 12240-0001

9170575      05 Retro Fitness Tottenville, 1st Crd Srvc, 377 Hoes Ln, Piscataway, NJ 08854-4138  
9170576      1st Crd Srvc, 377 Hoes Ln, Piscataway, NJ 08854-4138  
9170589      Raymour & Flanigan, Attn: Legal Dept, 7248 Morgan Rd, Liverpool, NY 13090-4535  
9170590      Rymr&flnign, Des Moines, IA 50306  
9170591      Synchrony Bank, PO Box 41067, Norfolk, VA 23541-1067  
9170592      Synchrony Bank, Portfolio Recovery, PO Box 41067, Norfolk, VA 23541-1067  
9170593      The Bureaus Inc, 650 Dundee Rd Ste 370, Northbrook, IL 60062-2757  
9170594      The Bureaus Inc, 1717 Central St, Evanston, IL 60201-1507  
9170597      Verizon, PO Box 650584, Dallas, TX 75265-0584  
9170598      Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, PO Box 8053,  
Mason, OH 45040-8053

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg      +E-mail/Text: nys.dtf.bncnotice@tax.ny.gov Apr 11 2018 18:40:43  
NYS Department of Taxation & Finance, Bankruptcy Unit, PO Box 5300,  
Albany, NY 12205-0300

smg      +E-mail/Text: ustpregion02.br.ecf@usdoj.gov Apr 11 2018 18:39:28  
Office of the United States Trustee, Eastern District of NY (Brooklyn Office),  
U.S. Federal Office Building, 201 Varick Street, Suite 1006, New York, NY 10014-9449

9170578      EDI: AMEREXPR.COM Apr 11 2018 22:28:00 Amex, Correspondence, PO Box 981540,  
El Paso, TX 79998-1540

9170577      EDI: AMEREXPR.COM Apr 11 2018 22:28:00 Amex, PO Box 297871,  
Fort Lauderdale, FL 33329-7871

9170580      EDI: CAPITALONE.COM Apr 11 2018 22:28:00 Capital One, 15000 Capital One Dr,  
Richmond, VA 23238-1119

9170579      EDI: CAPITALONE.COM Apr 11 2018 22:28:00 Capital One,  
Attn: General Correspondence/Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285

9170581      EDI: CAPITALONE.COM Apr 11 2018 22:28:00 Capital One Bank, PO Box 71083,  
Charlotte, NC 28272-1083

9170582      EDI: CHASE.COM Apr 11 2018 22:28:00 Chase Card, PO Box 15298,  
Wilmington, DE 19850-5298

9170583      EDI: CHASE.COM Apr 11 2018 22:28:00 Chase Card Services, Attn: Correspondence,  
PO Box 15278, Wilmington, DE 19850-5278

9170584      EDI: TSYS2.COM Apr 11 2018 22:28:00 Dsnb Macys, PO Box 8218, Mason, OH 45040-8218

9170586      EDI: MID8.COM Apr 11 2018 22:28:00 Midland Funding, 2365 Northside Dr Ste 30,  
San Diego, CA 92108-2709

9170585      EDI: MID8.COM Apr 11 2018 22:28:00 Midland Funding, 2365 Northside Dr Ste 300,  
San Diego, CA 92108-2709

9170588      EDI: PRA.COM Apr 11 2018 22:28:00 Portfolio Recovery Associates LLC, PO Box 12914,  
Norfolk, VA 23541-0914

9170587      EDI: PRA.COM Apr 11 2018 22:28:00 Portfolio Recov Assoc, 120 Corporate Blvd Ste 1,  
Norfolk, VA 23502-4952

9170595      EDI: TFSR.COM Apr 11 2018 22:28:00 Toyota Motor Credit, PO Box 8026,  
Cedar Rapids, IA 52408-8026

9172999      EDI: BL-TOYOTA.COM Apr 11 2018 22:28:00 Toyota Motor Credit Corporation,  
c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

9170596      +EDI: VERIZONCOMB.COM Apr 11 2018 22:28:00 Verizon,  
Verizon Wireless Bankruptcy Administrati, 500 Tecnolgy Dr Ste 500,  
Weldon Springs, MO 63304-2225

TOTAL: 17

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 13, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 11, 2018 at the address(es) listed below:

Alan Nisselson anisselson@windelsmarx.com,  
theston@windelsmarx.com;ahollander@windelsmarx.com;n159@ecfcbis.com;jryan@windelsmarx.com  
Kevin B Zazzera on behalf of Joint Debtor Iman Asaad kzazz007@yahoo.com  
Kevin B Zazzera on behalf of Debtor Emil Y. Misshia kzazz007@yahoo.com  
Office of the United States Trustee USTPRegion02.BR.ECF@usdoj.gov

TOTAL: 4

**Information to identify the case:**Debtor 1 **Emil Y. Misshia**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-1328**

EIN --\_-----

Debtor 2 **Iman Asaad**

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-3099**

EIN --\_-----

United States Bankruptcy Court **Eastern District of New York**Case number: **1-17-46979-nhl****Order of Discharge and Final Decree**

Revised: 12/15

**IT IS ORDERED:**

A discharge under 11 U.S.C. § 727 is granted to:

Emil Y. Misshia

Iman Asaad

**IT IS FURTHER ORDERED:**

- Alan Nisselson (Trustee) is discharged as trustee of the estate of the above-named debtor(s) and the bond is cancelled.
- The Chapter 7 case of the above-named debtor(s) is closed.

**BY THE COURT**

Dated: April 11, 2018

s/ Nancy Hershey Lord  
United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

## EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person(s) named as the debtor(s). It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor(s) a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor(s). A creditor who violates this order can be required to pay damages and attorney's fees to the debtor(s).

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### **Debts That are Not Discharged**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts;
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**